

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:)	
)	
Merrill Brooks SMITH et al.)	
)	
Application No.: 10/758,429)	Group Art Unit: 2876
)	
Filing Date: January 16, 2004)	Examiner: D. St. Cyr
)	
Title: SYSTEM AND METHOD FOR)	
CONDUCTING A REFUND)	
TRANSACTION FOR A PIN-)	
ACTIVATED ACCOUNT)	

RESPONSE TRANSMITTAL LETTER

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed is an Amendment under 37 C.F.R. § 1.111 in response to the Official Action mailed April 12, 2007 in connection with the above-identified patent application.

- ☐ A petition for a One-Month Extension of Time is also enclosed.
- ☐ A Request for Entry and Consideration of Submission under 37 C.F.R. § 1.129(a) is also enclosed.
- ☒ No additional claim fee is required.
- ☐ An additional claim fee is required, and is calculated as shown below:

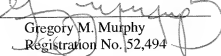
CLAIMS					
	NO. OF CLAIMS	HIGHEST NO. OF CLAIMS PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	60	Minus 71 =	0	x \$50.00 =	\$0
Independent Claims	8	Minus 3 =		x \$200.00 =	\$0
If Amendment adds multiple dependent claims, add \$260.00					n/a
Total Amendment Fee					\$0
If small entity status is claimed, subtract 50% of Total Amendment Fee					\$0
TOTAL ADDITIONAL FEE DUE FOR THIS AMENDMENT					\$0

- ☐ Charge \$_____ to Deposit Account No. 08-3436 for the fee due.
- ☐ Check No. _____ in the amount of \$_____ is enclosed for the fee due.
- ☐ A Certificate of Express Mailing Under 37 C.F.R. §1.8.
- ☐ Self-addressed stamped postcard.
- ☒ The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §1.16, 1.17 and 1.21 that may be required by this paper to Deposit Account No. 08-3436.

Date: June 11, 2007

Respectfully submitted,

HUNTON & WILLIAMS LLP
 Riverfront Plaza, East Tower
 951 East Byrd Street
 Richmond, VA 23219-4074
 (804) 788-7365 direct dial
 (804) 343-4912 direct fax

By: 
 Gregory M. Murphy
 Registration No. 52,494